

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
Alexandria Division**

**CHAPTER 13 PLAN
AND RELATED MOTIONS**

Name of Debtor(s): Mellisa A. Gylland

Case No: 14-12981-BFK

This Plan, dated 8/29/2014, is:

☒ the *first* Chapter 13 Plan filed in this case.

☐ a modified Plan that replaces the

☐ confirmed or ☐ unconfirmed Plan dated _____

Date and Time of Modified Plan Confirmation Hearing:

Place of Modified Plan Confirmation Hearing:

The Plan provisions modified by this filing are:

Creditors affected by this modification are:

NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this Plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.

This Plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than seven (7) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing.

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: \$413,051
Total Non-Priority Unsecured Debt: \$208,084
Total Priority Debt: \$2340
Total Secured Debt: \$381,724

1. **Funding of Plan.** The debtor(s) propose to pay the Trustee the sum of \$ 252 per month for 60 months. Other payments to the Trustee are as follows: None. The total amount to be paid into the Plan is \$ 15,120.
2. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

A. Administrative Claims under 11 U.S.C. § 1326.

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10%, of all sums disbursed except for funds returned to the debtor(s).
2. Debtor(s)' attorney will be paid \$ 3200 balance due of the total fee of \$ 5000 concurrently with or prior to the payments to remaining creditors.

B. Claims under 11 U.S.C. § 507.

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
IRS	Tax	\$1600	
Loudoun County	Tax	\$159	
VA Dept of Taxation	Tax	\$581	

3. Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.

A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. **Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 3(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 4 of the Plan.** The following secured claims are to be "crammed down" to the following values:

<u>Creditor</u>	<u>Collateral</u>	<u>Purchase Date</u>	<u>Est. Debt Bal.</u>	<u>Replacement Value</u>
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B. Real or Personal Property to be Surrendered.

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay as to the interest of the debtor(s) and the estate in the collateral.

<u>Creditor</u>	<u>Collateral Description</u>	<u>Estimated Value</u>	<u>Estimated Total Claim</u>
Wells Fargo	2005 Infiniti FX35	\$6979	\$18,260

C. Adequate Protection Payments.

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 3(D) and/or 6(B) of the Plan, as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Adeq. Protection Monthly Payment</u>	<u>To Be Paid By</u>
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Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 6(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

D. Payment of Secured Claims on Property Being Retained (except only those loans provided for in section 5 of the Plan):

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

<u>Creditor</u>	<u>Collateral</u>	<u>Approx. Bal. of Debt or "Crammed Down" Value</u>	<u>Interest Rate</u>	<u>Monthly Payment & Est. Term</u>
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E. Other Debts.

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' primary residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 5 of the Plan.

4. Unsecured Claims.

A. Not separately classified. Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 1 %. The dividend percentage may vary

depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 0 %.

B. Separately classified unsecured claims.

Creditor Basis for Classification Treatment

5. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Primary Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).

A. Debtor(s) to make regular contract payments; arrearages, if any, to be paid by Trustee.

The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Arrearage Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment</u>
Wells Fargo	15 Butternut Way	\$2235	\$7000	4%	60 months	\$133
Forest Ridge HOA	15 Butternut Way	\$95/annual	\$321	-	60 months	\$5
Santander	2006 Kia Sorento	\$291	-	-	-	-

B. Trustee to make contract payments and cure arrearages, if any. The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate on Arrearage</u>	<u>Monthly Payment on Arrearage & Est. Term</u>
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C. Restructured Mortgage Loans to be paid fully during term of Plan. Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Interest Rate</u>	<u>Estimated Claim</u>	<u>Monthly Payment & Term</u>
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6. Unexpired Leases and Executory Contracts. The debtor(s) move for assumption or rejection of the executory contracts and leases listed below.

- A. Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts:

<u>Creditor</u>	<u>Type of Contract</u>
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- B. Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor(s) agree to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

<u>Creditor</u>	<u>Type of Contract</u>	<u>Arrearage</u>	<u>Monthly Payment for Arrears</u>	<u>Estimated Cure Period</u>
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7. Liens Which Debtor(s) Seek to Avoid.

- A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor</u>	<u>Collateral</u>	<u>Exemption Basis</u>	<u>Exemption Amount</u>	<u>Value of Collateral</u>
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- B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

<u>Creditor</u>	<u>Type of Lien</u>	<u>Description of Collateral</u>	<u>Basis for Avoidance</u>
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8. Treatment and Payment of Claims.

- All creditors must timely file a proof of claim to receive any payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the Plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.

9. **Vesting of Property of the Estate.** Property of the estate shall revert in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.
10. **Incurrence of indebtedness.** The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, either unsecured or secured against personal property, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.
11. **Other provisions of this Plan:**
Tax refund projected at \$8100 annually; calculated in Sch I to make plan feasible & is NOT surrendered to the Trustee.

Signatures:

Dated: 8/29/2014

/s/ Mellisa A. Gylland

Debtor

/s/ Robert R. Weed

Debtor(s)' Attorney

Joint Debtor

**Exhibits: Copy of Debtor(s)' Budget (Schedules I and J);
Matrix of Parties Served with Plan**

Certificate of Service

I certify that on 8/29/2014, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Robert R. Weed

Signature

45575 Shepard Dr., #201

Address

Sterling, VA 20164

(703) 335-7793

Telephone No.

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Schedule I: Your Income

12/13

about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write

Include part-time,
seasonal,
or self-employed work.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	Govt Information Spec	
Employer's name	Dept of State	
Employer's address	Washington, DC	
	Number Street	Number Street
	City State Zip Code	City State Zip Code

How long employed there? 8 yrs

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. <u>\$7,118.80</u>	<u> </u>
3. Estimate and list monthly overtime pay.	3. + <u>\$0.00</u>	<u> </u>
4. Calculate gross income. Add line 2 + line 3.	4. <div style="border: 1px solid black; padding: 2px;"><u>\$7,118.80</u></div>	<div style="border: 1px solid black; padding: 2px;"><u> </u></div>

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here ➔ 4.	\$7,118.80	
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$1,991.89	
5b. Mandatory contributions for retirement plans	5b. \$56.94	
5c. Voluntary contributions for retirement plans	5c. \$150.00	
5d. Required repayments of retirement fund loans	5d. \$0.00	
5e. Insurance	5e. \$325.97	
5f. Domestic support obligations	5f. \$0.00	
5g. Union dues	5g. \$0.00	
5h. Other deductions. Specify: _____	5h.+ \$0.00	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$2,524.80	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$4,594.00	
8. List all other income regularly received:		
8a. Net income from rental property and from operating a Attach a statement for each property and business showing gross receipts, ordinary and necessary business	8a. \$0.00	
8b. Interest and dividends	8b. \$0.00	
8c. Family support payments that you, a non-filing spouse, or a Include alimony, spousal support, child support, maintenance,	8c. \$759.00	
8d. Unemployment compensation	8d. \$0.00	
8e. Social Security	8e. \$0.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance) Specify: _____	8f. \$0.00	
8g. Pension or retirement income	8g. \$0.00	
8h. Other monthly income. Specify: See continuation sheet	8h.+ \$1,635.00	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	\$2,394.00	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	\$6,988.00	+ = \$6,988.00
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Specify: _____	11. + \$0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies.		\$6,988.00 Combined monthly income

13. Do you expect an increase or decrease within the year after you file this form?

☐

☒

No.

Yes. Explain

Debtor is currently on admin leave.

8h. Other Monthly Income (details)	For Debtor 1	For Debtor 2 or non-filing spouse
VA Disability	\$960.00	
Adjustment for overwithholdng	\$675.00	
Totals:	\$1,635.00	

Fill in this information to identify your case:

Debtor 1 Mellisa A. Gylland
First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) _____
First Name Middle Name Last Name

United States Bankruptcy Court for the EASTERN DISTRICT OF VIRGINIA

Case number 14-12981
 (if known) _____

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date: _____
 MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J**Schedule J: Your Expenses****12/13**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write

Part 1: Describe Your Household**1. Is this a joint case?**

- ☒ No. Go to line 2.
- ☐ Yes. **Does Debtor 2 live in a separate household?**
- ☐ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

- ☐ No
- ☒ Yes. Fill out this information for each dependent.....

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
<u>Daughter</u>	<u>5</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case

to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

Your expenses**4. The rental or home ownership expenses for your residence.**
 Include first mortgage payments and any rent for the ground or lot.4. \$2,235.00**If not included in line 4:**

4a. Real estate taxes

4a. _____

4b. Property, homeowner's, or renter's insurance

4b. _____

4c. Home maintenance, repair, and upkeep expenses

4c. \$50.00

4d. Homeowner's association or condominium dues

4d. \$8.00

	Your expenses
5. Additional mortgage payments for your residence, as home equity loans	5. _____
6. Utilities:	
6a. Electricity, heat, natural gas	6a. <u>\$180.00</u>
6b. Water, sewer, garbage collection	6b. <u>\$60.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. <u>\$200.00</u>
6d. Other. Specify: <u>Cell phone</u>	6d. <u>\$60.00</u>
7. Food and housekeeping supplies	7. <u>\$800.00</u>
8. Childcare and children's education costs	8. <u>\$1,300.00</u>
9. Clothing, laundry, and dry cleaning	9. <u>\$130.00</u>
10. Personal care products and services	10. _____
11. Medical and dental expenses	11. <u>\$160.00</u>
12. Transportation Include gas, maintenance, bus or train fare. Do not include car payments.	12. <u>\$110.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. _____
14. Charitable contributions and religious donations	14. <u>\$657.12</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. <u>\$25.80</u>
15b. Health insurance	15b. _____
15c. Vehicle insurance	15c. <u>\$180.00</u>
15d. Other insurance. Specify: _____	15d. _____
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <u>Car Tax</u>	16. <u>\$33.33</u>
17. Installment or lease payments:	
17a. Car payments for Vehicle 1 <u>Car Payment</u>	17a. <u>\$291.29</u>
17b. Car payments for Vehicle 2 <u>Car Payment</u>	17b. <u>\$1.00</u>
17c. Other. Specify: <u>Student Loans</u>	17c. <u>\$1.00</u>
17d. Other. Specify: _____	17d. _____
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18. _____
19. Other payments you make to support others who do not live with you. Specify: _____	19. _____

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

- 20a. Mortgages on other property

20a.
- 20b. Real estate taxes

20b.
- 20c. Property, homeowner's, or renter's insurance

20c.
- 20d. Maintenance, repair, and upkeep expenses

20d.
- 20e. Homeowner's association or condominium dues

20e.

21. Other. Specify: See continuation sheet

21. + \$217.00

22. Your monthly expenses. Add lines 4 through 21.
The result is your monthly expenses.

22. \$6,699.54

23. Calculate your monthly net income.

- 23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$6,988.00
- 23b. Copy your monthly expenses from line 22 above.

23b. - \$6,699.54
- 23c. Subtract your monthly expenses from your monthly income.
The result is your monthly net income.

23c. \$288.46

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage

☐ No.

☒ Yes. Explain here:
Medical needs are being neglected; therefore, expenses should increase.

21. Other. Specify:

Kids' Activities	\$95.00
Hair/Salon	\$80.00
Pet Care	\$42.00

Total:	\$217.00
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DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 10 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature /s/ Mellisa A. Gylland
Mellisa A. Gylland

Date _____

Signature _____

[If joint case, both spouses must sign.]

AAA 4619 West Ox Road Fairfax VA 22030-	IRS c/o US Attorney 2 of 3 1101 Jamieson Avenue Alexandria, VA 22314	Navy Federal Credit Union PO Box 3700 Merrifield, VA 22116
AMCA Collection/Fairfax Med Lab PO Box 1235 Elmsford, NY 10523	IRS Centralized Insolvency OP 1 PO Box 7346 Philadelphia, PA 19101	Penn Credit Corp/Publisher's Cl 916 S 14th St Harrisburg, PA 17104
American Student Ast 100 Cambridge St, Ste 1600 Boston, MA 02114	IRS Hon. Eric Holder 3 of 3 10th St & Constitution Ave NW Rm 6313 Washington, DC 20530	Publishers Clearing House PO Box 6344 Harlan, IA 51593
B Sian 20818 Gladwyne Court Ashburn, VA 20147	Jason Gylland 10521 Lariat Lane, Apt 11 Manassas, VA 20109	Reston Hospital Center P.O. Box 740760 Cincinnati, OH 45274
Busman & Busman, P.C/NFCU P.O. Box 7514 Fairfax Station, Virginia, 22039	Julet Taylor 15 Butternut Way Sterling, VA 20164	Santander Consumer USA 5201 Rufe Snow Dr North Richland Hills, TX 76180
Capital One PO Box 30281 Salt Lake City, UT 84130	Kamal Ali 698 Alden Street Springfield, MA 01109	Tepeyac Family Center, LLC 11135 Lee Hwy Fairfax, VA 22030
Equifax P.O. Box 105285 Atlanta, GA 30348	Loudoun County GDC 18 East Market Street Leesburg, VA 20176	TransUnion P.O. Box 2000 Chester, PA 19022
Experian P.O. Box 9701 Allen, TX 75013	Loudoun County Treasurer's Ofc PO Box 1000 Leesburg, VA 20177	VA Dept of Taxation/Bankruptcy PO BOX 2156 Richmond, VA 23218
Forest Ridge HOA PO Box 493 Sterling, VA 20164	MaxLend P.O. Box 639 Parshall, ND 58770	Verizon P.O. Box 920041 Dallas, TX 75392
Horace Duggan 165 NW 197 Street Miami, FL 33169	Mellisa Gylland 15 Butternut Way Sterling, VA 20164	Verizon Wireless PO BOX 26055 Minneapolis, MN 55426

Wells Fargo Dealer Services
PO Box 1697
Winterville, NC 28590

Wells Fargo Home Mortgage
PO Box 10335
Des Moines, IA 50306

West Asset Management/Reston Ho:
PO BOX 790113
St Louis, MO 63179

Wilson Shareef, PLLC
8300 Boone Boulevard,Ste 500
Vienna, VA 22182